

FREQUENTLY ASKED QUESTIONS (FAQ'S)
ON PBI NO.13/8/PBI/2011 DATED 31 JANUARI 2011
CONCERNING
COMMERCIAL BANK DAILY REPORT (LHBU)

Q. What is the background of the issuance of Bank Indonesia Regulation concerning LHBU?

A. The improvement of the quality of information on LHBU by adding information on Short-Term Offshore Loan, information on Business Funds and the supplementation of information on Jakarta Interbank Offered Rate (JIBOR). In addition, there is enhancement of the new LHBU system by improving the performance and availability of information.

Q. Are there any new provisions in Bank Indonesia Regulation on LHBU?

A. The new provisions are as follows:

1. The Short-Term Offshore Loan of Bank and Business Funds of Foreign Bank's Branch Office
 - They are non-transactional data required to be reported to Bank Indonesia.
 - The effectiveness of data reporting on Short-Term Offshore Loan for Non-Foreign Exchange Bank shall come into effect as of May 2, 2011, by considering the process of internal system preparation of Non-Foreign

Exchange Bank for such data reporting (Transitional Provisions).

- Sanctions follow the existing sanctions for non-transactional data.
- Sanctions on violation of reporting of the data on Bank Short-Term Offshore Loan and Business Funds of Foreign Bank's Branch Office shall come into effect as of May 2, 2011 (Transitional Provisions).

2. Jakarta Interbank Offered Rate(JIBOR)

- Bank Indonesia determines Data on JIBOR based on the data on Offer Interest Rate on any Business Day at the reporting date.
- The designation of Reporting Bank is delivered by mail.
- The designation of Reporting Bank is based on certain market share of the relevant Bank in PUAB.

Q. Are there any provisions improved in Bank Indonesia Regulation on LHBU?

A. The improved provisions are as follows:

1. In order to open up a possibility that Bank Indonesia may receive a report on securities data, which is not only limited to money market securities.
2. Improvement of sanction-related articles
3. Others:

- Technical matters are provided for in External Circular Letter such as reporting hour.
- Removal of the term PIPU, to be sufficiently referred to as the term LHBV.
- The inclusion of the Head of Sharia Business Unit to assume the responsibility for LHBV reporting other than officers appointed.

DPM